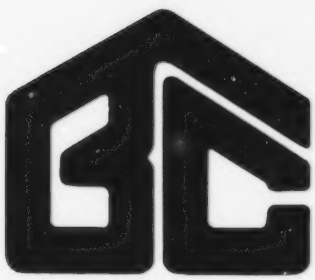

BRITISH COLUMBIA HOUSING MANAGEMENT COMMISSION

Ministry of Lands,
Parks and Housing
Honourable Anthony J. Brummet,
Minister

BRITISH COLUMBIA HOUSING MANAGEMENT COMMISSION

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January 22, 1986

The Honourable Anthony J. Brummet
Minister
Ministry of Lands, Parks and Housing
Parliament Buildings
Victoria, B.C.
V8V 1X4

Dear Mr. Minister:

I have the honour of submitting "A Social Housing Report for British Columbia". The Report presents the Commission's responses to issues raised during the consultative process and to proposals made earlier by the Ministry of Lands, Parks and Housing.

We found the consultative process to be very useful and look forward to continuing our social housing responsibilities in the future.

Yours sincerely,

Mary H. Kerr

Mary H. Kerr
Chairman

A SOCIAL HOUSING REPORT
FOR
BRITISH COLUMBIA

Prepared By

BRITISH COLUMBIA HOUSING
MANAGEMENT COMMISSION

January, 1986

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EXECUTIVE SUMMARY

BCHMC would like to thank all those who have participated in the consultative process and we were encouraged by the very constructive and positive nature of the briefs.

This report presents BCHMC's recommended approach to social housing based on the experience of the Commission, submissions made by concerned groups and agencies, earlier provincial policy proposals and the anticipated requirements of the new Federal-Provincial agreement.

The consultative process has proved particularly useful in reaching the following recommended positions:

- Assistance only to those in need.

- New construction to continue where suitable private market units for lease are unavailable.

- Social housing proponents chosen through an open competitive process based on a "best-buy" analysis. All types of proponents - public, private and non-profit - may be involved depending on type of housing required.

- Ensure an income mix in new developments so that all tenants live in a "balanced community".

- Limit family developments to a maximum size of 40 units; the size of developments for other client types will be determined on the basis of individual circumstances.

- Ensure developments are consistent with neighbourhood design standards, meet quality standards, and are built to minimize long term operating costs.

- Minimize concentration of developments in any one area and ensure that development locations provide adequate access to services for the clients housed.

- Meet part of the requirement for family housing by providing rent supplements for units built under the new federal co-operative program.

- Provide all social housing tenants with security of tenure.

- Ensure that social housing rents do not exceed market levels for comparable housing.

- Provide a wide range of integrated housing options for the disabled and project development funds to assist with special design requirements where needed.

- Establish jointly, with CMHC, regional targets for priority client groups, as well as types and levels of assistance.

- Recognize the City of Vancouver as a market area with a special character requiring co-operation between the City and Province in reaching social housing objectives.

- Work closely with the Ministry of Human Resources to ensure that shelter allowances are available as part of a total government response to housing problems.

I INTRODUCTION

During the past twelve months, all provincial governments and the federal government have been negotiating a new set of social housing arrangements. This process was initiated by the federal minister responsible for Canada Mortgage and Housing Corporation (CMHC), The Hon. William McKnight. The process was based on concerns over the effectiveness and cost of social housing programs as well as their delivery to households in need of assistance.

These concerns, which are shared by the provincial governments, stem from three main factors: the increasing demand for funds available for social housing, the cost of existing social housing commitments, and the relatively small percentage of households most in need[1] that are being assisted by current social housing programs.

A report entitled Consultation Paper on Housing prepared by CMHC shows that the fixed cost to the federal government of ongoing social housing subsidies nationally is in the range of $1 billion annually and will continue to increase over the next three years. Almost 90% of the money available for housing is consumed by the cost of previous commitments.

This large fixed cost is primarily the result of escalating subsidy commitments over the past five years. In British Columbia, for example, the cost of social housing commitments rose from $34.7 million in 1980 to $135.0 million in 1984.

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[1] The province defines "most in need" as households in the bottom 40% of the income distribution for their household type paying more than 30% of gross income to rent suitable housing.

Despite these large expenditures, households other than the most needy are being assisted. The existing program guidelines require only that 15% of households in each development be most in need; the remainder can be moderate or middle income. Consequently, only about 1.5 - 2.0% of all households most in need nationally are being housed each year through the current social housing program.

A survey of all co-operatives in Vancouver indicated that 40% - 45% of residents could afford non-subsidized rental housing, and that only about half of the residents in housing co-operatives surveyed were high priorities for assistance. Many households receiving social housing benefits do not require them and more people in need could be assisted with the dollars available.

Resolution of the above concerns was a key goal of the social housing negotiations. A set of principles which set the framework for a revised approach to social housing, was agreed upon in July, 1985. These included:

- a recognition that all social housing assistance should be targeted to those in need;
- a commitment to flexibility, economy and efficiency in providing assistance;
- the involvement of the federal and provincial governments in a joint planning process to ensure continuity in programs and an equitable allocation process;
- provision for the provinces to be responsible for the delivery and administration of social housing programs.

Building on this set of principles, the province produced a draft social housing plan for 1986-88 and invited the public to consult with the British Columbia Housing Management

Commission (BCHMC) on the plan. BCHMC has been designated as the provincial agency responsible for social housing policy and program administration. These roles are added to the existing responsibilities of the Commission for the management of public housing and the administration of rent supplement programs[1].

The first stage of the consultative process is now complete. A variety of community groups, municipal officials, public and private non-profit societies, and housing industry representatives have presented their views on social housing (a complete list of participants is provided in Appendix I). We are encouraged by the co-operative attitude of the groups consulted as indicated in the comments below:.

"The Co-operative Housing Federation of B.C. is ready and willing to work with the Ministry of Lands, Parks and Housing and the B.C. Housing Management Commission in the delivery of social housing programs."

"The Canadian Home Builders' Association of British Columbia supports the consultative approach taken by the Provincial Government and is especially pleased with the development of a comprehensive and long-term proposal on social housing."

BCHMC looks forward to a continuing exchange of views in the future with all parties having a major interest in social housing.

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[1] A rent supplement is a subsidy for a leased unit that bridges the gap between the market rent for the unit and the rent paid by the social housing tenant based on 30% of his income.

II SOCIAL HOUSING PRINCIPLES

The private sector is capable of efficiently providing the great majority of housing services. However, the unsubsidized private sector cannot provide housing that is affordable by everyone, nor can it meet the special housing requirements of groups such as the physically or mentally disabled. Declining house prices and stable rents have helped to reduce the need for social housing assistance over the past several years, but a significant unmet need remains.

The goal of the proposed provincial Social Housing Program is to assist those in need to the maximum extent possible by using available funds efficiently. To accomplish this goal, BCHMC proposes that:

- all assistance will be directed to those in need. Need is defined as paying more than 30% of gross income to rent suitable housing and/or living in overcrowded conditions or housing requiring major repairs;
- assistance will be on a "best buy" basis. Suitable existing units which can be leased on a long-term basis will be used in areas with adequate vacancy rates. Where suitable existing units are unavailable, new construction will be funded.
- social housing proponents will be chosen following a public competitive process, usually through an open proposal call. All types of proponents - public and private non-profit groups, co-operatives, and the private sector - may have the opportunity to participate in construction and management proposal calls depending on the type of development that is required.

- all sponsors will have to meet proper construction and management standards. Standards will be developed and monitored by BCHMC to ensure that quality construction occurs and that management is consistent with the objectives of the Social Housing Program.
- municipalities are expected to co-operate by having enough zoned land to keep prices down and to provide competitive sites. If development is only possible in expensive areas, or if there are problematic development approval processes, fewer developments will be approved.

III CONSULTATIVE PROCESS

Discussing the concerns of agencies and groups and indicating how those concerns can be accommodated is the purpose of the consultative process. Participants involved in the consultative process fall into five main groups: public non-profit agencies, representatives of the development industry, co-operative and non-profit groups, client support societies, and municipal officials. Each group had concerns related to its own interests but four issues were raised in one form or another by virtually all participants in the consultative process.

The issues are:

A. Construction Versus Leasing

Concerns expressed during the consultative process centered on the benefits of long-term, non-profit ownership and management as compared to leasing privately owned units. Benefits identified for the former included long-term availability of affordable housing and the personal development

which can result from participation in the management of one's housing.

These benefits must be weighed against the mandate to assist as many needy people as possible with the funds available. Generally, BCHMC recommends that the most cost-effective option for assisting each client group be chosen. Thus, where suitable existing units are available and vacancy rates for these units and the rental stock generally are high, leasing should be the preferred approach because it is more cost-effective than new construction. The subsidy cost for a tenant in a leased unit can run $200 or more per month less than in a newly constructed one.

It has been argued that this initial cost advantage disappears over the long term and there are studies which support this claim historically. However, to prove this case for new commitments, one must be able to predict the future with considerable accuracy. The major cost factor in non-profit developments is mortgage interest, and mortgages are normally renewed every three to five years. The rate at which these mortgages will renew is difficult, if not impossible, to predict. Consequently, it is difficult to predict the long-term cost of these projects.

Similar problems apply to the prediction of rent increases for leased units over the long term. However, the costs for the first lease period are less than the costs of new construction; therefore at present, the known costs for leasing are less than those for new construction.

Leasing private market units also increases flexibility which can yield cost advantages not included in comparisons of leasing versus construction. For example, some groups

considered the lack of long-term ownership associated with leasing to be a disadvantage. However, the case of large scale, government owned public housing developments points out the advantages of flexibility. When those projects were built, they were considered to be a good approach to social housing. Several years later, they were widely criticized but because they were government owned, the flexibility to switch to more appropriate options was not available.

Flexibility is enhanced by leasing units. It allows the choice of the most appropriate and cost-effective approach at regular intervals as social conditions and client requirements change. Clients will retain security of tenure under these arrangements. Clients in leased units supported by BCHMC are guaranteed occupancy (subject to normal tenancy requirements) until they decide to move, even if leases are not renewed.

Another example of the flexibility provided by the rent supplement approach is the ability to utilize the proposed federal market co-operative program. This new program is expected to house primarily moderate and middle income residents. However, rent supplements could be used to house some lower income residents in these new co-operatives. This would assist client integration and also provide long-term access to affordable housing assuming the co-operatives would be interested in a long-term lease arrangement for those assisted clients.

On balance, therefore, BCHMC recommends leasing private units under the following conditions:

- when vacancy rates are adequate for the type of unit appropriate for the client group to be served and for the rental stock generally;
- when the costs of leasing are initially less than new construction and are expected to be less for the remainder of the subsidy period.

Sponsors of leased units will have to meet standard management practices that will be monitored by BCHMC. Before leases are signed, BCHMC will have to be convinced that the landlord is capable of meeting those management standards.

B. Income, Client Group and Neighbourhood Integration

A variety of groups pointed to the positive benefits of income and client type integration. It is difficult to gain neighbourhood acceptance of social housing developments without such integration. These points were well and convincingly made, particularly by the Coalition for the Disabled and the Co-operative Housing Federation.

There are a number of dimensions to the integration issue. With respect to income, BCHMC recommends that all households paying more than 30% of their gross income to rent a unit appropriate to their basic requirements should be eligible for social housing assistance. However, given the goal of helping those most in need first, priority should be given to households that meet the above definition but are in the lower 40% of the income distribution for their household type. This priority should not override the need to create a reasonable socio-economic mix within a particular development.

The flexibility of this income criterion will allow social housing managers to choose a mix of residents. For example,

a family project could include single and two parent families, working and unemployed households, and a reasonably broad income range. This approach, which is already used very successfully by BCHMC in its portfolio of approximately 3,500 family units, is called the Balanced Community.

Special consideration will be given in assessing the social housing needs of the disabled since this group lacks private market housing options at any price.

One issue associated with income mixing is the rent charged to social housing clients. BCHMC recommends that the current Provincial Rent Scale apply to all clients assisted under the new Social Housing Program. (The Provincial Rent Scale is the lesser of 30% of adjusted household income or market rent for the unit occupied). Once clients enter into a rental agreement with BCHMC, they are guaranteed security of tenure as long as they meet the normal requirements of any tenancy, such as payment of rent and proper treatment of their unit.

Proper income and household mixing will increase neighbourhood acceptance of social housing. So, too, will the construction of small, well designed developments which are sensitive to neighbourhood standards. BCHMC currently manages a number of developments of this type in Vancouver and Victoria that are well accepted by neighbourhood residents. A maximum size of 40 units is recommended for family developments. The size of seniors' developments will be determined by individual assessment.

The issue of integration is particularly important to the disabled. A series of concerns regarding housing for the disabled was raised by the Coalition for the Disabled

and British Columbians for Mentally Handicapped People. The integration of the mentally and physically disabled in community living situations was identified as being particularly important, along with co-ordination of government construction with support service assistance, and flexibility in developing group homes which can accommodate differing degrees of care.

Maximizing the potential for independent living of both the physically and mentally disabled is enhanced by creating opportunities for community integration. In some situations, this can be accomplished by integrating housing for the disabled in social housing developments with other client groups. Such developments must offer easy access to services and amenities and provide accessibility to all suites and building facilities for the physically disabled.

Many physically and mentally disabled adults can function very well without on-site support or care services. However, severely disabled adults do require these services. Financing for this support is provided through the Ministries of Health and Human Resources. These ministries are co-operating with BCHMC to ensure that there will be adequate funding available to meet the targets for disabled persons' housing which will be identified in the federal-provincial three year plan. To foster social integration, there should be a wide range of community based living opportunities for the disabled including units in family developments.

There is a need for considerable flexibility in housing the disabled. While all segments of this group share affordability problems and lack market options, they do not all require the same type of housing. For some, scattered apartments will work best, while others may want to live in a group or co-operative situation. There is also a need for

live-in support for the more severely mentally handicapped. In all cases, however, BCHMC's goal will be to provide the disabled with community based housing options appropriate to their requirements and preferences.

In summary, BCHMC proposes the following techniques to achieve successful social and neighbourhood integration:

- build small developments that are sensitive to neighbourhood design standards;
- ensure a balance of household types and income groups within social housing developments;
- provide a wide range of community based housing opportunities for the physically and mentally disabled which provide required design features and accessibility to services;
- leasing of units in private market rental developments as indicated in the guidelines given in the previous section.

C. Quality of Construction and Location

Most groups raised the issue of construction quality in the context of the "best buy" concept. The province has stated that a primary consideration will be obtaining the best value for money. However, in terms of new construction, this does not mean that cost will be the only consideration. In consultation with client groups, BCHMC will be establishing construction standards which will have to be met by all sponsors entering a social housing proposal call.

These standards will ensure that all developments meet proper design and quality standards to minimize longer term operating costs. Since government will be subsidizing clients

in new developments for up to 35 years, choosing a proposal that is expensive to maintain is false economy. Proposals will be evaluated on their projected operating cost over the subsidy period, not just their initial construction cost.

Other factors which will be considered are location and accessibility to services. Although large scale social housing developments will not be constructed, it is important to avoid the same effect by concentrating a large number of small projects in a confined area. Accordingly, the distribution of existing social housing developments will be taken into account when choosing sites for new construction or private sector leasing.

Accessibility to services is a prime requirement for any successful social housing project. Seniors and the disabled, in particular, require ready access to a variety of support services, and families, many of whom will be using public transportation, also need access to schools, shopping, and medical services.

D. Shelter Allowances

Shelter allowances were generally supported by many groups as preferable to rent supplements. The basic difference between the two approaches is that shelter allowances are available to individuals who may then choose any private rental unit that meets their requirements, while rent supplements apply to a particular leased unit. The element of personal choice and the reduced chance of stigmatization were the advantages most often cited for shelter allowances.

The province supports shelter allowances and, in fact, introduced the first such program in Canada (Shelter Assistance for Elderly Renters - SAFER) in 1978. One problem with expanding or enriching a SAFER-type approach is that the federal government has lacked the legislative authority to cost share such an approach. However, in the current negotiations, the federal government has expressed a willingness to include shelter allowances as part of the total social housing program mix.

While shelter allowances are a desirable approach under certain market conditions, they do not encourage new construction and are only effective when there is an ample supply of suitable housing available. Both BCHMC and the groups consulted agree that shelter allowances should be carefully considered as an option when planning a social housing program.

IV SOCIAL HOUSING PLAN

The proposed new social housing agreement includes a requirement for a federal-provincial planning process which would set priorities for assistance over a three year period. The objective of the plan is to establish specific targets by region for each of the priority client groups: seniors, older singles, disabled, and families. The type of assistance - new construction, rent supplement, shelter allowance or a combination - would also be indicated. The plan will be based on an assessment of social housing requirements and market options for the priority clients.

There are a number of factors which must be considered in developing a plan, including the distribution of housing problems throughout the province, current housing supply in

Provincial communities, and the relative requirements of each of the priority client groups. One source of data, the 1981 census, indicates the following distribution of need based on the incidence of seniors/older singles[1] and families with children who pay more than 30% of their household income to rent suitable housing:

Percent of Households Paying More Than 30% of Income for Rent by Region

Area	Families with Children	Seniors & Older Singles
City of Vancouver	21	28
Remainder of Vancouver CMA	38	37
Vancouver Island	17	22
Northern B.C.	10	2
Southern B.C.	14	11
Total	100	100

This census measure is one criterion to be considered in formulating regional social housing targets for client groups. However, local conditions must also be taken into account. For example, in some parts of the province, seniors wishing to move into rental developments may have no options available to them. Yet for social reasons, it may be desirable to supply units in this situation so that the seniors do not lose access to their networks. This is one situation where a consideration of local conditions will reveal needs not shown in broadly based data sources..

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[1]Older singles are generally defined as 55 - 64 years. However, in areas of particular problems for singles such as Vancouver's Downtown Eastside, households in the 40 - 55 year range could be considered eligible for social housing assistance.

The federal-provincial planning process divides the province into four regions: Vancouver Island, the Lower Mainland, Southern Interior, and the Northern Interior. In addition, the Commission recommends that special planning recognition be given to the City of Vancouver because of its size and particular circumstances. This will assure the City that a proportion of new units is available for seniors, special needs groups, low income individuals, and families. Initiatives will be encouraged to reduce the cost of delivery including the identification of a land supply in excess of requirements and a streamlined approval process. The Commission is also ready to work with the City to determine a negotiated level of subsidized housing in regions of the city, subject to market opportunities and competitive unit costs.

Local information will be important when determining the need for social housing for the disabled. The availability of required community support services, the proof of need and the existence of dedicated, competent societies will have to be established before housing for the disabled can be committed to a particular location.

Five percent of all units will be designed for the physically disabled on a pooled basis. In cases where developments can provide particularly good accessibility to services for the disabled, more than 5% of the units may be designed for the physically disabled. Where locations are not as desirable, no units may be provided.

Special needs housing, which refers to hostels or self-contained units incorporating on-site care services and facilities, is another category which will be allocated on the basis of localized need and the existence of necessary support services. Housing types in this category include

intermediate care developments and group homes for the severely disabled. Special needs housing will be limited to 10% of the total units to be produced within the three year planning period as part of the new agreement.

Overall, the following distribution is proposed for the total units available for the province net of those allocated for native housing by the federal government:

Seniors	33%
Older Singles	12%
Families with Children	30%
Disabled	15%
Special Needs	10%
	100%

This distribution is based on the incidence of high priority need among the client groups that have been chosen for assistance. Natives will continue to be assisted and will receive a separate allocation based upon a federal allocation formula.

In 1986, because of the requirement to establish the new program, allocation will be based on readily available information such as the 1981 census. The intent, however, is to establish localized need and market data that will be updated regularly. This will serve as an important information source in planning for subsequent social housing activity.

It is also important to consider future requirements. By 2006, the senior citizen population is forecast to expand by about 20%, with an increasingly higher representation thereafter. Given this future demand, there is a vested interest in constructing long-term seniors' housing.

Another task for the joint planning process is the establishment of maximum unit prices (MUP's) for each type of social housing unit to be built. In order to avoid any interference with the competitive bidding process, BCHMC recommends that these prices not be advertised. However, the MUP's will provide a ceiling on the capital costs which the federal-provincial partnership is willing to subsidize. If all the proposals received exceed the established MUP's, no construction will occur. MUP levels will also reflect regional and local cost disparities.

Decisions on leasing versus construction will be made during the joint planning process based on an assessment of market conditions as outlined in Section III (A) of this report. It is recognized that Expo '86 is likely to put a strain on existing rental stock in Vancouver and, to a lesser extent, Victoria. BCHMC, therefore, proposes not to use rent supplements for existing units in 1986 for the metropolitan areas until the effects of Expo are over.

V DELIVERY AND MANAGEMENT PRACTICES

Detailed information on social housing delivery methods will not be finalized until the new agreement is concluded. However, it is possible to present some general principles that will govern the delivery process and the management of social housing.

First, social housing proponents will be chosen through a competitive proposal call. In some cases, this proposal call will be open to all sectors - private, public non-profit, and private non-profit. Generally, an open proposal call will be used where all sectors have proponents interested

in and capable of producing the required product. In other cases, a more limited invitational proposal call will be used, such as when there is only limited interest and expertise or where a specialized form of housing is required.

In situations where extensive competition is anticipated, a two staged proposal call will be used. The first stage will require disclosure of site, the qualifications of the proponent, and a plan to meet BCHMC's design, construction, and management requirements. Respondents will be evaluated and the most suitable will be asked to enter the second stage. This will entail detailed price quotations, a management plan and preliminary drawings. A final choice will then be made on the basis of the material provided. This approach ensures that proponents will not have to spend a lot of money in the production of drawings and cost estimates until they are prequalified. Where rent supplement units are being sought, a one stage proposal call will generally be used.

Societies producing proposals for housing for the disabled may be eligible for funding to allow the preparation of proposals up to and including the preparation of concept drawings. In most cases, costs associated with working drawings will be capitalized into project costs after a commitment is made. Sponsors of other types of housing may apply for proposal funding where there is a difficulty in obtaining proposals or where specialized design problems exist.

The issue of design, construction and management standards was discussed earlier. Operating and management plans will need to be consistent with the following objectives:

- ensure that the building and grounds are well maintained at all times and that appropriate security, repair, and safety standards are met;
- provide a rapid and appropriate response to complaints or issues presented by a tenant;
- manage the in and out movement of tenants and place new tenants expeditiously and in line with program requirements;
- develop and maintain a financial reporting system for all project related revenues and expenditures.

In cases where these standards are not met, BCHMC will assume management and will subtract the costs of that management from the available subsidy.

VI CONCLUSION

The consultative process has been a useful and informative undertaking. The various groups and agencies consulted have demonstrated a wide range of ideas, skills and abilities which bodes well for the future. In preparing responses to the positions taken on the major issues, BCHMC has made an effort to produce a practical proposal that balances the opinions of the consulted groups, the anticipated requirements of the new Federal-Provincial agreement, and previously expressed provincial priorities.

A number of tasks remain. These include:

- Completion of new Federal-Provincial Social Housing Agreement.
- Joint planning process at the regional level.
- Development of proposal call documentation and public information distribution.
- Issuance of proposal calls.

This report would not be complete without mentioning once more the invaluable aid of those involved with the consultative process. Their dedication, their energy, and their ideas have helped the B.C. Housing Management Commission, to evolve a social housing plan which will assist as many of the truly needy as possible at a cost that is affordable to the residents of British Columbia.

APPENDIX I

Groups and Agencies Participating in the Consultative Process

*Architectural Institute of British Columbia (AIBC)
Advisory Committee on Housing for Disabled Persons
*British Columbia Coalition for the Disabled
*British Columbians for Mentally Handicapped People
British Columbia Real Estate Association
*Building Independent Living with the Disabled (BILD)
Building Owners' & Managers' Association
*Canadian Home Builders' Association of British Columbia (CHBA)
*Capital Region Housing Corporation
*City of Vancouver
Columbia Housing Advisory Association
*Co-operative Housing Federation of British Columbia
Downtown Eastside Residents Association (DERA)
First United Church Social Housing Society
*Greater Vancouver Housing Corporation
Handicapped Action Committee
Handicapped Resource Centre
Inner City Housing Society
Mental Patients Association
Mortgage Lenders Association
*Pacifica Housing Advisory Association
Pacific Apartment Managers Association
*Rental Housing Council of British Columbia
*Roof Raisers Housing Society
*Urban Development Institute Pacific Region (UDI)
Vancouver Association for Children and Adults with Learning Disabilities

* Written submissions prepared by these groups may be viewed at the British Columbia Housing Management Commission office, Suite 1701 - 4330 Kingsway, Burnaby, B.C. V5H 4G7.